



Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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BHC Name [MIZUHO AMERICAS LLC](#)

City/State [NEW YORK, NY](#)

Bank Holding Company Information

Federal Reserve District: [2](#)

Consolidated Assets (\$000): [47,371,000](#)

Peer Group Number: [9](#) Number in Peer Group: _____

Number of Bank Subsidiaries: [1](#)

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[MIZUHO AMERICAS LLC](#)
[1271 AVENUE OF THE AMERICAS](#)
[NEW YORK, NY 10020](#)

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BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Summary Ratios

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	59,192,500	62,457,500	60,803,250	56,881,500	52,965,000
Net income (\$000)	128,000	203,000	439,000	240,000	90,000
Number of BHCs in peer group					

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	0.93			0.86			0.93			0.69			0.70		
+ Non-interest income	2.17			2.26			2.37			2.12			1.72		
– Overhead expense	2.51			2.25			2.28			2.28			2.17		
– Provision for credit losses	-0.01			0			0.01			-0.03			0		
+ Securities gains (losses)	0			0			0			0			0		
+ Other tax equivalent adjustments	0			0			0			0			0		
= Pretax net operating income (tax equivalent)	0.60			0.88			1			0.57			0.25		
Net operating income	0.43			0.65			0.72			0.42			0.17		
Net income	0.43			0.65			0.72			0.42			0.17		
Net income (Subchapter S adjusted)															
Percent of Average Earning Assets															
Interest income (tax equivalent)	1.32			2.52			2.05			4.63			4.09		
Interest expense	0.30			1.56			1.03			3.89			3.35		
Net interest income (tax equivalent)	1.02			0.96			1.02			0.74			0.74		
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0			0			0			0.11			0		
Earnings coverage of net loan and lease losses (X)										48.83					
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.11			0.01			0.14			0.02			0.02		
Allowance for loan and lease losses / Total loans and leases	0.11			0.01			0.14			0.02			0.02		
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0			0			0			0			0.43		
30–89 days past due loans and leases / Total loans and leases	0			0			0			0			0		
Liquidity and Funding															
Net noncore funding dependence	111.92			186.03			157.89			102.11			96.60		
Net short-term noncore funding dependence	44.07			157.35			89.04			64.33			79.48		
Net loans and leases / Total assets	13.92			14.45			13.79			13.78			12.50		
Capitalization															
Tier 1 leverage ratio	8.45			7.18			8			7.45			7.32		
Holding company equity capital / Total assets	10.34			9.55			10.46			9.90			10.05		
Total equity capital (including minority interest) / Total assets	10.34			9.55			10.46			9.90			10.05		
Common equity tier 1 capital / Total risk-weighted assets	16.93			17.33			16.34			18.31			18.16		
Net loans and leases / Equity capital (X)	1.35			1.51			1.32			1.39			1.24		
Cash dividends / Net income	0			0			0			0			0		
Cash dividends / Net income (Subchapter S adjusted)															
Growth Rates															
Assets	-0.32			1.29			4.19			7.46			2.05		
Equity capital	7.93			8.54			10.15			5.81			2.22		
Net loans and leases	-3.99			30.55			4.23			18.47			16.75		
Noncore funding	-17.93			-4.13			2.22			6.98			5.08		
Parent Company Ratios															
Short-term debt / Equity capital	0			0			0			0			0		
Long-term debt / Equity capital	0			0			0			9.31			0		
Equity investment in subsidiaries / Equity capital	74.51			65.83			71.27			64.06			62.16		
Cash from ops + noncash items + op expense / Op expense + dividends	29.90			57.41			96.31			67.88			169.86		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	31,000	50,000	83,000	131,000	106,000	-38.00	
Income from lease financing receivables.....	20,000	21,000	41,000	39,000	38,000	-4.76	
Fully taxable income on loans and leases.....	51,000	71,000	124,000	170,000	144,000	-28.17	
Tax-exempt income on loans and leases.....	0	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	51,000	71,000	124,000	170,000	144,000	-28.17	
Investment interest income (tax equivalent).....	13,000	6,000	33,000	12,000	1,000	116.67	
Interest on balances due from depository institutions.....	3,000	20,000	25,000	81,000	77,000	-85.00	
Interest income on other earning assets.....	289,000	614,000	950,000	2,203,000	1,815,000	-52.93	
Total interest income (tax equivalent).....	356,000	711,000	1,132,000	2,466,000	2,037,000	-49.93	
Interest on time deposits of \$250K or more.....	0	3,000	5,000	5,000	5,000	-100.00	
Interest on time deposits < \$250K.....	1,000	15,000	21,000	22,000	0	-93.33	
Interest on foreign office deposits.....	0	4,000	5,000	16,000	13,000	-100.00	
Interest on other deposits.....	0	2,000	2,000	12,000	16,000	-100.00	
Interest on other borrowings and trading liabilities.....	80,000	417,000	536,000	2,016,000	1,634,000	-80.82	
Interest on subordinated debt and mandatory convertible securities.....	0	0	0	0	0		
Total interest expense.....	81,000	441,000	569,000	2,071,000	1,668,000	-81.63	
Net interest income (tax equivalent).....	275,000	270,000	563,000	395,000	369,000	1.85	
Non-interest income.....	643,000	707,000	1,438,000	1,205,000	912,000	-9.05	
Adjusted operating income (tax equivalent).....	918,000	977,000	2,001,000	1,600,000	1,281,000	-6.04	
Overhead expense.....	743,000	704,000	1,386,000	1,296,000	1,149,000	5.54	
Provision for credit losses.....	-2,000	0	8,000	-17,000	-1,000		
Securities gains (losses).....	0	0	0	-1,000	0		
Other tax equivalent adjustments.....	0	0	1,000	1,000	0		
Pretax net operating income (tax equivalent).....	177,000	274,000	609,000	322,000	132,000	-35.40	
Applicable income taxes.....	36,000	65,000	138,000	70,000	42,000	-44.62	
Tax equivalent adjustments.....	13,000	6,000	32,000	12,000	0	116.67	
Applicable income taxes (tax equivalent).....	49,000	71,000	170,000	82,000	42,000	-30.99	
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	128,000	203,000	439,000	240,000	90,000	-36.95	
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	128,000	203,000	439,000	240,000	90,000	-36.95	
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	128,000	203,000	439,000	240,000	90,000	-36.95	
Investment securities income (tax equivalent).....	13,000	6,000	33,000	12,000	1,000	116.67	
US Treasury and agency securities (excluding mortgage-backed securities) ..	0	0	0	0	0		
Mortgage-backed securities.....	0	0	0	0	0		
All other securities.....	13,000	6,000	33,000	12,000	1,000	116.67	
Cash dividends declared.....	0	0	0	0	0		
Common.....	0	0	0	0	0		
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Average Assets															
Interest income (tax equivalent)	1.20			2.28			1.86			4.34			3.85		
Less: Interest expense	0.27			1.41			0.94			3.64			3.15		
Equals: Net interest income (tax equivalent)	0.93			0.86			0.93			0.69			0.70		
Plus: Non-interest income	2.17			2.26			2.37			2.12			1.72		
Equals: adjusted operating income (tax equivalent)	3.10			3.13			3.29			2.81			2.42		
Less: Overhead expense	2.51			2.25			2.28			2.28			2.17		
Less: Provision for credit losses	-0.01			0			0.01			-0.03			0		
Plus: Realized gains (losses) on held-to-maturities securities	0			0			0			0			0		
Plus: Realized gains (losses) on available-for-sale securities	0			0			0			0			0		
Plus: other tax equivalent adjustments	0			0			0			0			0		
Equals: Pretax net operating income (tax equivalent)	0.60			0.88			1			0.57			0.25		
Less: Applicable income taxes (tax equivalent)	0.17			0.23			0.28			0.14			0.08		
Less: Minority interest	0			0			0			0			0		
Equals: Net operating income	0.43			0.65			0.72			0.42			0.17		
Plus: Net extraordinary items	0			0			0			0			0		
Equals: Net income	0.43			0.65			0.72			0.42			0.17		
Memo: Net income (last four quarters)	0.62			0.59			0.72			0.42			0.17		
Net income—BHC and noncontrolling (minority) interest	0.43			0.65			0.72			0.42			0.17		
Margin Analysis															
Average earning assets / Average assets	91.38			90.36			90.79			93.55			94.14		
Average interest-bearing funds / Average assets	45.07			45.21			46.87			49.14			47.19		
Interest income (tax equivalent) / Average earning assets	1.32			2.52			2.05			4.63			4.09		
Interest expense / Average earning assets	0.30			1.56			1.03			3.89			3.35		
Net interest income (tax equivalent) / Average earning assets	1.02			0.96			1.02			0.74			0.74		
Yield or Cost															
Total loans and leases (tax equivalent)	1.54			2.16			1.86			3.16			3.23		
Interest-bearing bank balances	0.16			1.14			0.72			3.21			2.77		
Federal funds sold and reverse repos	0.52			3.06			2.12			5.85			5.11		
Trading assets	2.28			3.08			2.78			3.48			3.75		
Total earning assets	1.27			2.50			1.99			4.61			4.09		
Investment securities (tax equivalent)	4.57			45.28			20.56			46.60			3.81		
US Treasury and agency securities (excluding mortgage-backed securities)															
Mortgage-backed securities	0			0			0			0			0		
All other securities															
Interest-bearing deposits	0.06			1.07			0.78			1.76			1.27		
Time deposits of \$250K or more	0			2.26			2.15			2.21			2.25		
Time deposits < \$250K	0.30			2.03			1.72			2.44			0		
Other domestic deposits	0			0.25			0.11			0.91			0.87		
Foreign deposits	0			1.30			0.87			2.43			1.99		
Federal funds purchased and repos	0.20			2.20			1.37			5.30			4.43		
Other borrowed funds and trading liabilities	0.73			1.54			1.19			2.72			2.92		
All interest-bearing funds	0.61			3.12			2			7.41			6.67		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	643,000	707,000	1,438,000	1,205,000	912,000
Fiduciary activities income	29,000	27,000	55,000	46,000	47,000
Service charges on deposit accounts - domestic	0	0	0	0	0
Trading revenue	-83,000	59,000	146,000	182,000	38,000
Investment banking fees and commissions	498,000	450,000	880,000	655,000	615,000
Insurance activities revenue	0	0	0	0	0
Venture capital revenue	0	0	0	0	0
Net servicing fees	0	0	0	0	0
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	0	0	0	0	0
Other non-interest income	199,000	171,000	357,000	322,000	212,000
Total overhead expenses	743,000	704,000	1,386,000	1,296,000	1,149,000
Personnel expense	363,000	324,000	669,000	617,000	504,000
Net occupancy expense	35,000	36,000	70,000	68,000	45,000
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	0	0	0	0	0
Other operating expenses	345,000	344,000	647,000	611,000	600,000
Fee income on mutual funds and annuities	0	0	0	0	0
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	1,718	1,550	1,569	1,466	1,245
Average personnel expense per employee	211.29	209.03	426.39	420.87	404.82
Average assets per employee	34,454.31	40,295.16	38,752.87	38,800.48	42,542.17

Analysis Ratios

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Mutual fund fee income / Non-interest income	0			0			0			0			0		
Overhead expenses / Net Interest Income + non-interest income	82.10			72.50			70.36			81.56			89.70		

Percent of Average Assets

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Total overhead expense	2.51			2.25			2.28			2.28			2.17		
Personnel expense	1.23			1.04			1.10			1.08			0.95		
Net occupancy expense	0.12			0.12			0.12			0.12			0.08		
Other operating expenses	1.17			1.10			1.06			1.07			1.13		
Overhead less non-interest income	0.34			-0.01			-0.09			0.16			0.45		

Percent of Adjusted Operating Income (Tax Equivalent)

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Total overhead expense	80.94			72.06			69.27			81			89.70		
Personnel expense	39.54			33.16			33.43			38.56			39.34		
Net occupancy expense	3.81			3.68			3.50			4.25			3.51		
Other operating expenses	37.58			35.21			32.33			38.19			46.84		
Total non-interest income	70.04			72.36			71.86			75.31			71.19		
Fiduciary activities income	3.16			2.76			2.75			2.88			3.67		
Service charges on domestic deposit accounts	0			0			0			0			0		
Trading revenue	-9.04			6.04			7.30			11.38			2.97		
Investment banking fees and commissions	54.25			46.06			43.98			40.94			48.01		
Insurance activities revenue	0			0			0			0			0		
Venture capital revenue	0			0			0			0			0		
Net servicing fees	0			0			0			0			0		
Net securitization income	0			0			0			0			0		
Net gain (loss) - sales of loans, OREO, and other assets	0			0			0			0			0		
Other non-interest income	21.68			17.50			17.84			20.13			16.55		
Overhead less non-interest income	10.89			-0.31			-2.60			5.69			18.50		
Applicable income taxes / Pretax net operating income (tax equivalent)	20.34			23.72			22.66			21.74			31.82		
Applicable income tax + TE / Pretax net operating income + TE	27.68			25.91			27.91			25.47			31.82		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Assets

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Real estate loans	0	0	0	0	4,000		
Commercial and industrial loans	2,491,000	2,589,000	2,030,000	2,258,000	2,448,000	-3.79	
Loans to individuals	0	0	0	0	0		
Loans to depository institutions and acceptances of other banks	4,000	30,000	30,000	30,000	55,000	-86.67	
Agricultural loans	0	0	0	0	0		
Other loans and leases	4,109,000	4,254,000	4,242,000	3,751,000	2,588,000	-3.41	
Less: Unearned income	3,000	4,000	3,000	3,000	0	-25.00	
Loans and leases, net of unearned income	6,601,000	6,869,000	6,299,000	6,036,000	5,095,000	-3.90	
Less: Allowance for loan and lease losses	7,000	1,000	9,000	1,000	1,000	600.00	
Net loans and leases	6,594,000	6,868,000	6,290,000	6,035,000	5,094,000	-3.99	
Debt securities that reprice or mature in over 1 year	0	0	0	1,000	1,000		
Mutual funds and equity securities	460,000	26,000	243,000	25,000	24,000	1669.23	
Subtotal	7,054,000	6,894,000	6,533,000	6,061,000	5,119,000	2.32	
Interest-bearing bank balances	4,002,000	3,498,000	3,567,000	2,654,000	1,477,000	14.41	
Federal funds sold and reverse repos	11,411,000	12,078,000	12,742,000	17,204,000	17,905,000	-5.52	
Debt securities that reprice or mature within 1 year	1,000	1,000	1,000	1,000	1,000	0.00	
Trading assets	20,620,000	20,878,000	18,771,000	13,500,000	13,275,000	-1.24	
Total earning assets	43,088,000	43,349,000	41,614,000	39,420,000	37,777,000	-0.60	
Non-interest-bearing cash and due from depository institutions	329,000	308,000	336,000	318,000	1,215,000	6.82	
Premises, fixed assets, and leases	528,000	569,000	557,000	549,000	108,000	-7.21	
Other real estate owned	0	0	0	0	22,000		
Investment in unconsolidated subsidiaries	0	0	0	0	0		
Intangible and other assets	3,426,000	3,296,000	3,114,000	3,498,000	1,622,000	3.94	
Total assets	47,371,000	47,522,000	45,621,000	43,785,000	40,744,000	-0.32	
Quarterly average assets	57,475,000	62,662,000	58,963,000	57,665,000	54,800,000	-8.28	
Average loans and leases (YTD)	6,631,500	6,570,500	6,653,750	5,383,250	4,453,250	0.93	
Memoranda							
Loans held-for-sale	0	0	0	0	0		
Loans not held-for-sale	6,601,000	6,869,000	6,299,000	6,036,000	5,095,000	-3.90	
Real estate loans secured by 1-4 family	0	0	0	0	4,000		
Commercial real estate loans	0	0	0	0	0		
Construction and land development	0	0	0	0	0		
Multifamily	0	0	0	0	0		
Nonfarm nonresidential	0	0	0	0	0		
Real estate loans secured by farmland	0	0	0	0	0		
Total investment securities	461,000	27,000	244,000	27,000	26,000	1607.41	
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	0	0	0	0	0		
Mortgage-backed securities	1,000	1,000	1,000	2,000	2,000	0.00	
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	460,000	26,000	243,000	25,000	24,000	1669.23	
Available-for-sale securities	0	0	0	0	0		
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	0	0	0	0	0		
Mortgage-backed securities	0	0	0	0	0		
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)	0	0	0	0	0		
Available-for-sale securities appreciation (depreciation)							
Structured notes, fair value	0	0	0	0	0		
Pledged securities	0	0	0	0	0		

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	580,000	567,000	735,000	507,000	623,000	2.29	
NOW, ATS and transaction accounts	978,000	752,000	808,000	644,000	756,000	30.05	
Time deposits less brokered deposits < \$250K	-646,000	-886,000	-994,000	-395,000	-577,000		
MMDA and other savings accounts	1,226,000	1,006,000	1,236,000	527,000	723,000	21.87	
Other non-interest-bearing deposits					0		
Core deposits	2,138,000	1,439,000	1,785,000	1,283,000	1,525,000	48.58	
Time deposits of \$250K or more	710,000	294,000	108,000	203,000	234,000	141.50	
Foreign deposits	30,000	552,000	404,000	609,000	644,000	-94.57	
Federal funds purchased and repos	14,387,000	19,381,000	16,557,000	18,996,000	20,870,000	-25.77	
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	1,970,000	3,850,000	3,531,000	2,522,000	851,000	-48.83	
Other borrowings w/remaining maturity over 1 year	4,748,000	1,937,000	4,461,000	2,252,000	848,000	145.12	
Brokered deposits < \$250K	1,464,000	2,388,000	1,564,000	1,466,000	902,000	-38.69	
Noncore funding	23,309,000	28,402,000	26,625,000	26,048,000	24,349,000	-17.93	
Trading liabilities	6,391,000	2,934,000	3,831,000	3,240,000	3,871,000	117.83	
Subordinated notes and debentures + trust preferred securities	0	0	0	0	0		
Other liabilities	10,635,000	10,209,000	8,606,000	8,880,000	6,903,000	4.17	
Total liabilities	42,473,000	42,984,000	40,847,000	39,451,000	36,648,000	-1.19	
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	0	0	0	0	0		
Common surplus	3,698,000	3,699,000	3,698,000	3,698,000	3,698,000	-0.03	
Retained earnings	1,210,000	846,000	1,081,000	643,000	405,000	43.03	
Accumulated other comprehensive income	-10,000	-7,000	-5,000	-7,000	-7,000		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	4,898,000	4,538,000	4,774,000	4,334,000	4,096,000	7.93	
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	4,898,000	4,538,000	4,774,000	4,334,000	4,096,000	7.93	
Total liabilities and capital	47,371,000	47,522,000	45,621,000	43,785,000	40,744,000	-0.32	
Memoranda							
Non-interest-bearing deposits	580,000	567,000	735,000	507,000	623,000	2.29	
Interest-bearing deposits	3,762,000	4,106,000	3,126,000	3,054,000	2,682,000	-8.38	
Total deposits	4,342,000	4,673,000	3,861,000	3,561,000	3,305,000	-7.08	
Long-term debt that reprices within 1 year	3,569,000	891,000	3,132,000	1,209,000	735,000	300.56	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	4,774,000	4,334,000	4,334,000	4,096,000	4,007,000		
Accounting restatements	0	0	0	-3,000	0		
Net income	128,000	203,000	439,000	240,000	90,000		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	0	0	0	0	0		
Change in other comprehensive income	-4,000	0	1,000	0	1,000		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	1,000	0	1,000	-2,000		
Holding company equity capital, ending balance	4,898,000	4,538,000	4,774,000	4,334,000	4,096,000		

BHC Name

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Peer #

Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Total Assets															
Real estate loans	0			0			0			0			0.01		
Commercial and industrial loans	5.26			5.45			4.45			5.16			6.01		
Loans to individuals	0			0			0			0			0		
Loans to depository institutions and acceptances of other banks	0.01			0.06			0.07			0.07			0.13		
Agricultural loans	0			0			0			0			0		
Other loans and leases	8.67			8.95			9.30			8.57			6.35		
Net loans and leases	13.92			14.45			13.79			13.78			12.50		
Debt securities over 1 year	0			0			0			0			0		
Mutual funds and equity securities	0.97			0.05			0.53			0.06			0.06		
Subtotal	14.89			14.51			14.32			13.84			12.56		
Interest-bearing bank balances	8.45			7.36			7.82			6.06			3.63		
Federal funds sold and reverse repos	24.09			25.42			27.93			39.29			43.95		
Debt securities 1 year or less	0			0			0			0			0		
Trading assets	43.53			43.93			41.15			30.83			32.58		
Total earning assets	90.96			91.22			91.22			90.03			92.72		
Non-interest cash and due from depository institutions	0.69			0.65			0.74			0.73			2.98		
Other real estate owned	0			0			0			0			0.05		
All other assets	8.35			8.13			8.05			9.24			4.30		
Memoranda															
Short-term investments	32.54			32.78			35.75			45.36			47.57		
U.S. Treasury securities	0			0			0			0			0		
US agency securities (excluding mortgage-backed securities)	0			0			0			0			0		
Municipal securities	0			0			0			0			0		
Mortgage-backed securities	0			0			0			0			0		
Asset-backed securities	0			0			0			0			0		
Other debt securities	0			0			0			0			0		
Loans held-for-sale	0			0			0			0			0		
Loans held for investment	13.93			14.45			13.81			13.79			12.50		
Real estate loans secured by 1–4 family	0			0			0			0			0.01		
Revolving	0			0			0			0			0		
Closed-end, secured by first liens	0			0			0			0			0.01		
Closed-end, secured by junior liens	0			0			0			0			0		
Commercial real estate loans	0			0			0			0			0		
Construction and land development	0			0			0			0			0		
Multifamily	0			0			0			0			0		
Nonfarm nonresidential	0			0			0			0			0		
Real estate loans secured by farmland	0			0			0			0			0		

Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	0			0			0			0			0.08		
Real estate loans secured by 1-4 family	0			0			0			0			0.08		
Revolving	0			0			0			0			0		
Closed-end	0			0			0			0			0.08		
Commercial real estate loans	0			0			0			0			0		
Construction and land development	0			0			0			0			0		
1-4 family	0			0			0			0			0		
Other	0			0			0			0			0		
Multifamily	0			0			0			0			0		
Nonfarm nonresidential	0			0			0			0			0		
Owner-occupied	0			0			0			0			0		
Other	0			0			0			0			0		
Real estate loans secured by farmland	0			0			0			0			0		
Loans to depository institutions and acceptances of other banks	0.06			0.44			0.48			0.50			1.08		
Commercial and industrial loans	37.74			37.69			32.23			37.41			48.05		
Loans to individuals	0			0			0			0			0		
Credit card loans	0			0			0			0			0		
Agricultural loans	0			0			0			0			0		
Other loans and leases	62.25			61.93			67.34			62.14			50.79		
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	0			0			0			0			0.10		
Real estate loans secured by 1-4 family	0			0			0			0			0.10		
Revolving	0			0			0			0			0		
Closed-end	0			0			0			0			0.10		
Commercial real estate loans	0			0			0			0			0		
Construction and land development	0			0			0			0			0		
1-4 family	0			0			0			0			0		
Other	0			0			0			0			0		
Multifamily	0			0			0			0			0		
Nonfarm nonresidential	0			0			0			0			0		
Owner-occupied	0			0			0			0			0		
Other	0			0			0			0			0		
Real estate loans secured by farmland	0			0			0			0			0		
Loans to depository institutions and acceptances of other banks	0.08			0.67			0.63			0.70			1.37		
Commercial and industrial loans	51.22			57.56			42.94			52.54			61.06		
Loans to individuals	0			0			0			0			0		
Credit card loans	0			0			0			0			0		
Agricultural loans	0			0			0			0			0		
Other loans and leases	84.50			94.58			89.74			87.27			64.55		
Supplemental															
Non-owner occupied CRE loans / Gross loans	3.12			0			0			0			0		
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	4.24			0			0			0			0		
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	4.24			0			0			0			0		

BHC Name

City/State

Liquidity and Funding

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Total Assets															
Short-term investments	32.54			32.78			35.75			45.36			47.57		
Liquid assets	76.76			77.36			77.63			76.91			83.14		
Investment securities	0.97			0.06			0.53			0.06			0.06		
Net loans and leases	13.92			14.45			13.79			13.78			12.50		
Net loans, leases and standby letters of credit	15.06			15.70			14.70			15.02			14.39		
Core deposits	4.51			3.03			3.91			2.93			3.74		
Noncore funding	49.21			59.77			58.36			59.49			59.76		
Time deposits of \$250K or more	1.50			0.62			0.24			0.46			0.57		
Foreign deposits	0.06			1.16			0.89			1.39			1.58		
Federal funds purchased and repos	30.37			40.78			36.29			43.38			51.22		
Secured federal funds purchased	0			0			0			0			0		
Net federal funds purchased (sold)	6.28			15.37			8.36			4.09			7.28		
Commercial paper	0			0			0			0			0		
Other borrowings w/remaining maturity of 1 year or less	4.16			8.10			7.74			5.76			2.09		
Earning assets that reprice within 1 year	41.59			44.02			44.24			55.39			57.11		
Interest-bearing liabilities that reprice within 1 year	3.28			4.93			2.36			4.29			2.96		
Long-term debt that reprices within 1 year	7.53			1.87			6.87			2.76			1.80		
Net assets that reprice within 1 year	30.78			37.21			35.01			48.34			52.35		
Other Liquidity and Funding Ratios															
Net noncore funding dependence	111.92			186.03			157.89			102.11			96.60		
Net short-term noncore funding dependence	44.07			157.35			89.04			64.33			79.48		
Short-term investment / Short-term noncore funding	83.22			58.95			73.71			83.59			82.59		
Liquid assets - short-term noncore funding / Nonliquid assets	162.04			96.07			130.22			98.13			151.42		
Net loans and leases / Total deposits	151.87			146.97			162.91			169.47			154.13		
Net loans and leases / Core deposits	308.42			477.28			352.38			470.38			334.03		
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0			0			0			0			0		
Available-for-sale securities appreciation (depreciation) / Tier 1 capital															
Structured notes appreciation (depreciation) / Tier 1 capital															
Percent of Investment Securities															
Held-to-maturity securities	0.22			3.70			0.41			7.41			7.69		
Available-for-sale securities	0			0			0			0			0		
U.S. Treasury securities	0			0			0			0			0		
US agency securities (excluding mortgage-backed securities)	0			0			0			0			0		
Municipal securities	0			0			0			0			0		
Mortgage-backed securities	0.22			3.70			0.41			7.41			7.69		
Asset-backed securities	0			0			0			0			0		
Other debt securities	0			0			0			0			0		
Mutual funds and equity securities	99.78			96.30			99.59			92.59			92.31		
Debt securities 1 year or less	0.22			3.70			0.41			3.70			3.85		
Debt securities 1 to 5 years	0			0			0			0			0		
Debt securities over 5 years	0			0			0			3.70			3.85		
Pledged securities	0			0			0			0			0		
Structured notes, fair value	0			0			0			0			0		
Percent Change from Prior Like Quarter															
Short-term investments	-1.05			-35.43			-17.87			2.46			-1.50		
Investment securities	1,607.41			0			803.70			3.85			-3.70		
Core deposits	48.58			1.62			39.13			-15.87			-16.30		
Noncore funding	-17.93			-4.13			2.22			6.98			5.08		

BHC Name

City/State

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)	5,840,000	4,110,000	4,790,000	4,409,000	3,033,000
Commit: Secured commercial real estate loans	0	0	0	0	0
Commit: Unsecured real estate loans	90,000	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	12,000	0	0
Standby letters of credit	540,000	591,000	415,000	543,000	770,000
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	8,842,000	0	4,960,000	0	0
Credit derivatives - notional amount (holding company as guarantor)	289,000	321,000	487,000	75,000	17,000
Credit derivatives - notional amount (holding company as beneficiary)	5,709,000	5,067,000	5,784,000	3,994,000	793,000
Credit derivative contracts w/ purchased credit protection-investment grade	2,556,000	2,166,000	2,391,000	2,140,000	781,000
Credit derivative contracts w/ purchased credit protection-noninvest grade	3,442,000	3,222,000	3,881,000	1,929,000	29,000
Derivative Contracts					
Interest rate futures and forward contracts	510,307,000	721,313,000	597,565,000	527,764,000	238,107,000
Written options contracts (interest rate)	87,605,000	68,677,000	70,746,000	58,540,000	23,558,000
Purchased options contracts (interest rate)	89,758,000	70,162,000	75,374,000	56,683,000	24,068,000
Interest rate swaps	5,430,964,000	5,176,396,000	5,197,610,000	5,613,159,000	5,846,628,000
Futures and forward foreign exchange	36,194,000	75,914,000	101,965,000	82,287,000	64,147,000
Written options contracts (foreign exchange)	6,229,000	6,098,000	5,394,000	11,668,000	2,314,000
Purchased options contracts (foreign exchange)	6,318,000	6,899,000	4,712,000	12,270,000	2,726,000
Foreign exchange rate swaps	224,561,000	104,454,000	144,443,000	84,881,000	47,870,000
Commodity and other futures and forward contracts	2,261,000	1,381,000	2,730,000	2,652,000	660,000
Written options contracts (commodity and other)	14,007,000	4,268,000	8,558,000	591,000	14,000
Purchased options contracts (commodity and other)	3,546,000	1,181,000	3,275,000	658,000	14,000
Commodity and other swaps	0	0	0	0	0

Percent of Total Assets

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Loan commitments (reported semiannually, June/Dec)	12.33			8.65			10.50			10.07			7.44		
Standby letters of credit	1.14			1.24			0.91			1.24			1.89		
Commercial and similar letters of credit	0			0			0			0			0		
Securities lent	18.67			0			10.87			0			0		
Credit derivatives - notional amount (holding company as guarantor)	0.61			0.68			1.07			0.17			0.04		
Credit derivatives - notional amount (holding company as beneficiary)	12.05			10.66			12.68			9.12			1.95		
Credit derivative contracts w/ purchased credit protection-investment grade	5.40			4.56			5.24			4.89			1.92		
Credit derivative contracts w/ purchased credit protection-noninvest grade	7.27			6.78			8.51			4.41			0.07		
Derivative contracts	13,535.18			13,123.91			13,617.35			14,733.71			15,339.94		
Interest rate contracts	12,916.41			12,702.64			13,023.16			14,288.33			15,050.95		
Interest rate futures and forward contracts	1,077.26			1,517.85			1,309.85			1,205.35			584.40		
Written options contracts (interest rate)	184.93			144.52			155.07			133.70			57.82		
Purchased options contracts (interest rate)	189.48			147.64			165.22			129.46			59.07		
Interest rate swaps	11,464.74			10,892.63			11,393.02			12,819.82			14,349.67		
Foreign exchange contracts	576.94			406.90			562.27			436.46			287.30		
Futures and forward foreign exchange contracts	76.41			159.74			223.50			187.93			157.44		
Written options contracts (foreign exchange)	13.15			12.83			11.82			26.65			5.68		
Purchased options contracts (foreign exchange)	13.34			14.52			10.33			28.02			6.69		
Foreign exchange rate swaps	474.05			219.80			316.62			193.86			117.49		
Equity, commodity, and other derivative contracts	41.83			14.37			31.92			8.91			1.69		
Commodity and other futures and forward contracts	4.77			2.91			5.98			6.06			1.62		
Written options contracts (commodity and other)	29.57			8.98			18.76			1.35			0.03		
Purchased options contracts (commodity and other)	7.49			2.49			7.18			1.50			0.03		
Commodity and other swaps	0			0			0			0			0		
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	88.06			62.55			71.99			81.90			68.11		

BHC Name

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Peer #

Derivative Instruments

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	6,411,750,000	6,236,743,000	6,212,372,000	6,451,153,000	6,250,106,000
Interest rate contracts	6,118,634,000	6,036,548,000	5,941,295,000	6,256,146,000	6,132,361,000
Foreign exchange contracts	273,302,000	193,365,000	256,514,000	191,106,000	117,057,000
Equity, commodity, and other contracts	19,814,000	6,830,000	14,563,000	3,901,000	688,000
Derivatives Position					
Futures and forwards	548,762,000	798,608,000	702,260,000	612,703,000	302,914,000
Written options	107,841,000	79,043,000	84,698,000	70,799,000	25,886,000
Exchange-traded	8,727,000	4,128,000	5,595,000	3,889,000	112,000
Over-the-counter	99,114,000	74,915,000	79,103,000	66,910,000	25,774,000
Purchased options	99,622,000	78,242,000	83,361,000	69,611,000	26,808,000
Exchange-traded	10,148,000	8,344,000	9,286,000	3,804,000	803,000
Over-the-counter	89,474,000	69,898,000	74,075,000	65,807,000	26,005,000
Swaps	5,655,525,000	5,280,850,000	5,342,053,000	5,698,040,000	5,894,498,000
Held for trading	6,411,750,000	6,236,743,000	6,212,372,000	6,451,153,000	6,250,106,000
Interest rate contracts	6,118,634,000	6,036,548,000	5,941,295,000	6,256,146,000	6,132,361,000
Foreign exchange contracts	273,302,000	193,365,000	256,514,000	191,106,000	117,057,000
Equity, commodity, and other contracts	19,814,000	6,830,000	14,563,000	3,901,000	688,000
Non-traded	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	7,305,641,000	7,442,169,000	6,937,988,000	8,123,486,000	8,257,284,000
One year or less	2,768,442,000	3,189,550,000	2,702,731,000	3,083,031,000	2,023,231,000
Over 1 year to 5 years	2,599,696,000	2,669,010,000	2,510,385,000	3,267,305,000	4,256,155,000
Over 5 years	1,937,503,000	1,583,609,000	1,724,872,000	1,773,150,000	1,977,898,000
Gross negative fair value (absolute value)	44,869,000	67,478,000	57,431,000	36,156,000	27,417,000
Gross positive fair value	44,078,000	66,801,000	56,689,000	35,791,000	27,884,000
Held for trading	44,078,000	66,801,000	56,689,000	35,791,000	27,884,000
Non-traded	0	0	0	0	0
Current credit exposure on risk-based capital derivative contracts	4,022,000	5,950,000	5,127,000	3,173,000	3,198,000
Credit losses on derivative contracts	149,000	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Notional Amount															
Interest rate contracts	95.43			96.79			95.64			96.98			98.12		
Foreign exchange contracts	4.26			3.10			4.13			2.96			1.87		
Equity, commodity, and other contracts	0.31			0.11			0.23			0.06			0.01		
Futures and forwards	8.56			12.80			11.30			9.50			4.85		
Written options	1.68			1.27			1.36			1.10			0.41		
Exchange-traded	0.14			0.07			0.09			0.06			0		
Over-the-counter	1.55			1.20			1.27			1.04			0.41		
Purchased options	1.55			1.25			1.34			1.08			0.43		
Exchange-traded	0.16			0.13			0.15			0.06			0.01		
Over-the-counter	1.40			1.12			1.19			1.02			0.42		
Swaps	88.21			84.67			85.99			88.33			94.31		
Held for trading	100			100			100			100			100		
Interest rate contracts	95.43			96.79			95.64			96.98			98.12		
Foreign exchange contracts	4.26			3.10			4.13			2.96			1.87		
Equity, commodity, and other contracts	0.31			0.11			0.23			0.06			0.01		
Non-traded	0			0			0			0			0		
Interest rate contracts	0			0			0			0			0		
Foreign exchange contracts	0			0			0			0			0		
Equity, commodity, and other contracts	0			0			0			0			0		
Derivative contracts (excluding futures and forex 14 days or less)	113.94			119.33			111.68			125.92			132.11		
One year or less	43.18			51.14			43.51			47.79			32.37		
Over 1 year to 5 years	40.55			42.79			40.41			50.65			68.10		
Over 5 years	30.22			25.39			27.77			27.49			31.65		
Gross negative fair value (absolute value)	0.70			1.08			0.92			0.56			0.44		
Gross positive fair value	0.69			1.07			0.91			0.55			0.45		
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	9.24			15.01			12.17			8.41			6.84		
Gross positive fair value (X)	9.08			14.85			12.02			8.33			6.96		
Held for trading (X)	9.08			14.85			12.02			8.33			6.96		
Non-traded (X)	0			0			0			0			0		
Current credit exposure (X)	0.83			1.32			1.09			0.74			0.80		
Credit losses on derivative contracts	3.07			0			0			0			0		
Past Due Derivative Instruments Fair Value															
30–89 days past due	0			0			0			0			0		
90+ days past due	0			0			0			0			0		
Other Ratios															
Current credit exposure / Risk-weighted assets	14.02			22.93			17.76			13.52			14.49		

BHC Name

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Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	9,000	1,000	1,000	1,000	2,000
Gross losses	0	0	0	6,000	0
Write-downs, transfers to loans held-for-sale	0	0	0	6,000	0
Recoveries	0	0	0	0	0
Net losses	0	0	0	6,000	0
Provision for loan and lease losses	-2,000	0	8,000	-17,000	-1,000
Adjustments	0	0	0	23,000	0
Ending balance	7,000	1,000	9,000	1,000	1,000
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

Analysis Ratios

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Provision for loan and lease losses / Average assets	-0.01			0			0.01			-0.03			0		
Provision for loan and lease losses / Average loans and leases	-0.06			0			0.12			-0.32			-0.02		
Provision for loan and lease losses / Net loan and lease losses										-283.33					
Allowance for loan and lease losses / Total loans and leases not held for sale	0.11			0.01			0.14			0.02			0.02		
Allowance for loan and lease losses / Total loans and leases	0.11			0.01			0.14			0.02			0.02		
Allowance for loan and lease losses / Net loans and leases losses (X)										0.17					
Allowance for loan and lease losses / Nonaccrual assets															
ALLL / 90+ days past due + nonaccrual loans and leases															
Gross loan and lease losses / Average loans and leases	0			0			0			0.11			0		
Recoveries / Average loans and leases	0			0			0			0			0		
Net losses / Average loans and leases	0			0			0			0.11			0		
Write-downs, transfers to loans held-for-sale / Average loans and leases	0			0			0			0.11			0		
Recoveries / Prior year-end losses				0			0								
Earnings coverage of net loan and lease losses (X)										48.83					

Net Loan and Lease Losses By Type

Real estate loans													0		
Real estate loans secured by 1-4 family													0		
Revolving															
Closed-end													0		
Commercial real estate loans															
Construction and land development															
1-4 family															
Other															
Multifamily															
Nonfarm nonresidential															
Owner-occupied															
Other															
Real estate loans secured by farmland															
Commercial and industrial loans	0			0			0			0.22			0		
Loans to individuals															
Credit card loans															
Agricultural loans															
Loans to foreign governments and institutions															
Other loans and leases	0			0			0			0			0		

BHC Name

City/State

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	0	0	0	0	0
90+ days past due loans and leases	0	0	0	0	0
Nonaccrual loans and leases	0	0	0	0	0
Total past due and nonaccrual loans and leases	0	0	0	0	0
Restructured 30–89 days past due	0	0	0	0	0
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	0	0	0	0	0
Total restructured loans and leases	0	0	0	0	0
30–89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	0	0	0	0	0
Other real estate owned	0	0	0	0	22,000
Other Assets					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Loans and Leases															
30–89 days past due loans and leases	0			0			0			0			0		
90+ days past due loans and leases	0			0			0			0			0		
Nonaccrual loans and leases	0			0			0			0			0		
90+ days past due and nonaccrual loans and leases	0			0			0			0			0		
30–89 days past due restructured	0			0			0			0			0		
90+ days past due restructured	0			0			0			0			0		
Nonaccrual restructured	0			0			0			0			0		
30–89 days past due loans held for sale	0			0			0			0			0		
90+ days past due loans held for sale	0			0			0			0			0		
Nonaccrual loans held for sale	0			0			0			0			0		
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0			0			0			0			0		
90+ days past due assets	0			0			0			0			0		
Nonaccrual assets	0			0			0			0			0		
30+ days past due and nonaccrual assets	0			0			0			0			0		
Percent of Total Assets															
90+ days past due and nonaccrual assets	0			0			0			0			0		
90+ days past due and nonaccrual assets + other real estate owned	0			0			0			0			0.05		
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0			0			0			0			0.05		
Allowance for loan and lease losses	0			0			0			0			2,200		
Equity capital + allowance for loan and lease losses	0			0			0			0			0.54		
Tier 1 capital + allowance for loan and lease losses	0			0			0			0			0.55		
Loans and leases + other real estate owned	0			0			0			0			0.43		

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due													0		
	90+ days past due													0		
	Nonaccrual													0		
Commercial and industrial	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
Individuals	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Depository institution loans	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
Agricultural	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Foreign governments	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Other loans and leases	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Memoranda																
1–4 family	30–89 days past due													0		
	90+ days past due													0		
	Nonaccrual													0		
Revolving	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Closed-end	30–89 days past due													0		
	90+ days past due													0		
	Nonaccrual													0		
Junior lien	30–89 days past due													0		
	90+ days past due													0		
	Nonaccrual													0		
Commercial real estate	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Construction and development	30–89 days past due															
	90+ days past due															
	Nonaccrual															
1–4 family	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Other	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Multifamily	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Nonfarm non-residential	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Owner Occupied	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Other	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Farmland	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Credit card	30–89 days past due															
	90+ days past due															
	Nonaccrual															

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Common Equity Tier 1 Capital					
Common stock plus related surplus	3,698,000	3,698,000	3,698,000	3,698,000	3,698,000
Retained earnings	1,210,000	846,000	1,081,000	643,000	405,000
Accumulated other comprehensive income (AOCI)	-10,000	-7,000	-5,000	-7,000	-7,000
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	4,898,000	4,537,000	4,774,000	4,334,000	4,096,000
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	11,000	15,000	14,000	18,000	72,000
Accumulated other comprehensive income-related adjustments	-7,000	-7,000	-6,000	-7,000	-7,000
Other deductions from common equity tier 1 capital	38,000	32,000	48,000	26,000	23,000
Subtotal:	4,856,000	4,497,000	4,718,000	4,297,000	4,008,000
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	4,856,000	4,497,000	4,718,000	4,297,000	4,008,000
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	0	0	0	0	0
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	0	0	0	0	0
Tier 1 Capital	4,856,000	4,497,000	4,718,000	4,297,000	4,008,000
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	9,000	2,000	11,000	2,000	24,000
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					0
Tier 2 capital before deductions	9,000	2,000	11,000	2,000	24,000
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	9,000	2,000	11,000	2,000	24,000
Exited advanced approach tier 2 capital					
Total capital	4,865,000	4,499,000	4,729,000	4,299,000	4,032,000
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	57,475,000	62,662,000	58,963,000	57,665,000	54,800,000
Less: Deductions from common equity tier 1 capital	11,000	15,000	14,000	18,000	72,000
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	57,464,000	62,647,000	58,949,000	57,647,000	54,728,000
Total risk-weighted assets	28,683,330	25,952,214	28,865,179	23,468,254	22,067,052
Exited advanced approach total RWA					

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Capital Ratios															
Common equity tier 1 capital, column A	16.93			17.33			16.35			18.31			18.16		
Common equity tier 1 capital, column B	0			0			0			0			0		
Tier 1 capital, column A	16.93			17.33			16.35			18.31			18.16		
Tier 1 capital, column B	0			0			0			0			0		
Total capital, column A	16.96			17.34			16.38			18.32			18.27		
Total capital, column B	0			0			0			0			0		
Tier 1 leverage	8.45			7.18			8			7.45			7.32		
Supplementary leverage ratio, advanced approaches HCs															

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	0	0	0	0	0		
Other insurance activities income	0	0	0	0	0		
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	0	0	0	0	0		

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0			0			0			0			0		
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..															
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..															
Separate account assets (L/H) / Total life assets															
Insurance activities revenue / Adjusted operating income	0			0			0			0			0		
Premium income / Insurance activities revenue															
Credit related premium income / Total premium income															
Other premium income / Total premium income															
Insurance underwriting net income / Consolidated net income	0			0			0			0			0		
Insurance net income (P/C) / Equity (P/C)															
Insurance net income (L/H) / Equity (L/H)															
Insurance benefits, losses, expenses / Insurance premiums															
Reinsurance recovery (P/C) / Total assets (P/C)															
Reinsurance recovery (L/H) / Total assets (L/H)															
Net assets of insurance underwriting subsidiaries / Consolidated assets	0			0			0			0			0		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..	0			0			0			0			0		
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)		1,214,000			0			692,000			0			1,280,000	
Net assets of broker-dealer subsidiaries / Consolidated assets	2.56			0			1.52			0			3.14		

Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	223,000	267,000	245,000	187,000	261,000
Real estate loans	0	0	0	0	0
Commercial and industrial loans	219,000	237,000	215,000	157,000	206,000
Loans to depository institutions and other banks acceptances	4,000	30,000	30,000	30,000	55,000
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	5,000	0	0	0
Total selected foreign assets	223,000	272,000	245,000	187,000	261,000
Total foreign deposits	30,000	552,000	404,000	609,000	644,000
Interest-bearing deposits	30,000	552,000	404,000	609,000	644,000
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Analysis Ratios															
Yield: Foreign loans	0			0			0.41			0.81			1.71		
Cost: Interest-bearing deposits	0			1.30			0.87			2.43			1.99		
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans															
Commercial and industrial loans															
Foreign governments and institutions															
Growth Rates															
Net loans and leases	-16.48			8.10			31.02			-28.35			-1.51		
Total selected assets	-18.01			10.12			31.02			-28.35			-1.51		
Deposits	-94.57			-14.95			-33.66			-5.43			6.10		

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Securitization activities	0	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Auto loans	0	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0	0		
All other loans and leases	0	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Auto loans	0	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0	0		
All other loans and leases	0	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0	0		
		06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018		
Activity as a Percent of Total Assets								
Securitization activities	0	0	0	0	0	0		0
1–4 family residential loans	0	0	0	0	0	0		0
Home equity lines	0	0	0	0	0	0		0
Credit card receivables	0	0	0	0	0	0		0
Auto loans	0	0	0	0	0	0		0
Commercial and Industrial loans	0	0	0	0	0	0		0
All other loans and leases	0	0	0	0	0	0		0
Asset-backed commercial paper conduits	0	0	0	0	0	0		0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0	0		0
Liquidity commitments provided to conduit structures	0	0	0	0	0	0		0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables								
Auto loans and other consumer loans								
Commercial and industrial loans								
All other loans and leases								

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
Dollar Amount in Thousands						1-Year	5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30–89 days past due securitized assets	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets	0	0	0	0	0		
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

BHC Name

City/State

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Peer #

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	555	1,255	1,739	3,818	213	-55.78	
Dividends	0	0	0	0	0		
Interest	46	754	754	529	213	-93.90	
Management and service fees	0	0	0	0	0		
Other income	509	501	985	3,289	0	1.60	
Income from nonbank subsidiaries	19,116	19,859	39,811	28,815	13,000	-3.74	
Dividends	0	0	0	0	0		
Interest	2,101	4,114	6,227	13,461	11,523	-48.93	
Management and service fees	0	0	0	0	0		
Other income	17,015	15,745	33,584	15,354	1,477	8.07	
Income from subsidiary holding companies	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	19,671	21,114	41,550	32,633	13,213	-6.83	
Securities gains (losses)	0	0	0	0	0		
Other operating income	13,354	10,729	22,195	45,623	62,191	24.47	
Total operating income	33,025	31,843	63,745	78,256	75,404	3.71	
Operating Expenses							
Personnel expenses	0	0	0	0	0		
Interest expense	0	0	0	0	0		
Other expenses	49,981	50,047	99,361	103,065	91,797	-0.13	
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	49,981	50,047	99,361	103,065	91,797	-0.13	
Income (loss) before taxes	-16,956	-18,204	-35,616	-24,809	-16,393		
Applicable income taxes (credit)	-4,109	-4,751	-8,380	-8,079	-11,752		
Extraordinary items							
Income before undistributed income of subsidiaries	-12,847	-13,453	-27,236	-16,730	-4,641		
Equity in undistributed income of subsidiaries	141,415	216,613	466,237	256,288	94,757	-34.72	
Bank subsidiaries	17,681	8,703	12,203	54,966	41,950	103.16	
Nonbank subsidiaries	123,734	207,910	454,034	201,322	52,807	-40.49	
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	128,568	203,160	439,001	239,558	90,116	-36.72	
Memoranda							
Bank net income	17,681	8,703	12,203	54,966	41,950	103.16	
Nonbank net income	123,734	207,910	454,034	201,322	52,807	-40.49	
Subsidiary holding companys' net income	0	0	0	0	0		

Parent Company Balance Sheet

Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	1,484,971	27.40	1,464,209	29.26	1,467,120	27.56	1,455,237	1,390,125	1.42	
Common and preferred stock	1,481,097	27.33	1,460,464	29.19	1,463,417	27.49	1,451,762	1,389,965	1.41	
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	3,874	0.07	3,745	0.07	3,703	0.07	3,475	160	3.44	
Investment in nonbank subsidiaries	2,678,397	49.42	1,995,841	39.89	2,443,149	45.90	1,769,139	1,556,597	34.20	
Common and preferred stock	2,168,381	40.01	1,526,555	30.51	1,938,972	36.43	1,324,338	1,156,304	42.04	
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	475,000	8.76	440,000	8.79	475,000	8.92	430,000	400,000	7.95	
Other receivables	35,016	0.65	29,286	0.59	29,177	0.55	14,801	293	19.57	
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	591,261	10.91	940,028	18.79	746,414	14.02	1,001,639	266,556	-37.10	
Cash and due from unrelated depository institution	0	0	312	0.01	0	0	8,315	888,315	-100.00	
Premises, furnishings, fixtures and equipment	465,096	8.58	486,936	9.73	476,903	8.96	460,426	7,000	-4.49	
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	200,131	3.69	116,284	2.32	188,939	3.55	126,149	54,709	72.11	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	3,197		
Total assets	5,419,856	100.00	5,003,610	100.00	5,322,525	100.00	4,820,905	4,166,499	8.32	
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	403,516	0		
Subordinated notes and debentures	0	0	0	0	0	0	0	0		
Other liabilities	519,120	9.58	462,987	9.25	546,960	10.28	82,618	60,948	12.12	
Balance due to subsidiaries and related institutions	2,552	0.05	2,866	0.06	1,622	0.03	1,048	8,929	-10.96	
Total liabilities	521,672	9.63	465,853	9.31	548,582	10.31	487,182	69,877	11.98	
Equity Capital	4,898,184	90.37	4,537,757	90.69	4,773,943	89.69	4,333,723	4,096,622	7.94	
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	0	0	0	0	0	0	0	0		
Common surplus	3,698,324	68.24	3,698,324	73.91	3,698,324	69.48	3,698,324	3,698,324	0.00	
Retained earnings	1,210,004	22.33	845,995	16.91	1,081,436	20.32	642,096	405,275	43.03	
Accumulated other comprehensive income	-10,144	-0.19	-6,562	-0.13	-5,817	-0.11	-6,697	-6,977		
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	5,419,856	100.00	5,003,610	100.00	5,322,525	100.00	4,820,905	4,166,499	8.32	
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Profitability															
Net income / Average equity capital	5.34			9.31			9.75			5.73			2.22		
Bank net income / Average equity investment in banks	2.40			1.19			0.84			3.87			3.04		
Nonbank net income / Average equity investment in nonbanks	12.05			29.71			28.48			16.41			4.67		
Subsidiary HCs net income / Average equity investment in sub HCs															
Bank net income / Parent net income	13.75			4.28			2.78			22.94			46.55		
Nonbank net income / Parent net income	96.24			102.34			103.42			84.04			58.60		
Subsidiary holding companies' net income / Parent net income															
Leverage															
Total liabilities / Equity capital	10.65			10.27			11.49			11.24			1.71		
Total debt / Equity capital	0			0			0			9.31			0		
Total debt + notes payable to subs that issued TPS / Equity capital	0			0			0			9.31			0		
Total debt + Loans guaranteed for affiliate / Equity capital	0			0			0			9.31			0		
Total debt / Equity capital – excess over fair value	0			0			0			9.31			0		
Long-term debt / Equity capital	0			0			0			9.31			0		
Short-term debt / Equity capital	0			0			0			0			0		
Current portion of long-term debt / Equity capital	0			0			0			0			0		
Excess cost over fair value / Equity capital	0			0			0			0			0		
Long-term debt / Consolidated long-term debt	0			0			0			17.92			0		
Double Leverage															
Equity investment in subs / Equity capital	74.51			65.83			71.27			64.06			62.16		
Total investment in subs / Equity capital	85			76.25			81.91			74.40			71.93		
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-4.86			-3.82			-3.12			-6.50			-17.20		
Equity investment in subs – equity cap / Net income-div (X)															
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	90.89			85.09			86.80			83.77			94.94		
Cash from ops + noncash items + op expense / Op expense + dividend	29.90			57.41			96.31			67.88			169.86		
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	-193.83			-27.12			-151.03			-40.61			156.04		
Pretax operating income + interest expense / Interest expense															
Pretax op inc + interest expense + trust pref / Interest expense + trust pref															
Dividends + interest from subsidiaries / Interest expense + dividends															
Fees + other income from subsidiaries / Salary + other expenses	35.06			32.46			34.79			18.09			1.61		
Net income / Current part of long-term debt + preferred dividends (X)															
Other Ratios															
Net assets that reprice within 1 year / Total assets	12.52			20.53			15.45			21.59			26.82		
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due															
Nonaccrual															
Total															
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0			0			0			0			0		
To nonbank subsidiaries	0			0			0			0			0		
To subsidiary holding companies	0			0			0			0			0		
Total	0			0			0			0			0		
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	86.22			85.03			85.54			86.66			83.79		
Combined thrift assets (reported only by bank holding companies)	0			0			0			0			0		
Combined foreign nonbank subsidiary assets	2.16			0.61			1.49			1.63			0		

BHC Name

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Peer #

Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....															
Dividends declared / Net income	0			0			0			0			0		
Net income – dividends / Average equity	5.34			9.31			9.75			5.73			2.22		
Percent of Dividends Paid															
Dividends from bank subsidiaries															
Dividends from nonbank subsidiaries															
Dividends from subsidiary holding companies.....															
Dividends from all subsidiaries															
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	0			0			0			0			0		
Interest income from bank subsidiaries.....	0.26			8.66			6.18			0.96			0.51		
Management and service fees from bank subsidiaries	0			0			0			0			0		
Other income from bank subsidiaries.....	2.88			5.76			8.07			5.98			0		
Operating income from bank subsidiaries	3.14			14.42			14.25			6.95			0.51		
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0			0			0			0			0		
Interest income from nonbank subsidiaries.....	1.70			1.98			1.37			6.69			21.82		
Management and service fees from nonbank subsidiaries	0			0			0			0			0		
Other income from nonbank subsidiaries.....	13.75			7.57			7.40			7.63			2.80		
Operating income from nonbank subsidiaries	15.45			9.55			8.77			14.31			24.62		
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....															
Interest income from subsidiary holding companies.....															
Management and service fees from subsidiary holding companies.....															
Other income from subsidiary holding companies.....															
Operating income from subsidiary holding companies.....															
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0			0			0			0			0		
Interest income from bank subsidiaries.....	0.14			2.37			1.18			0.68			0.28		
Management and service fees from bank subsidiaries	0			0			0			0			0		
Other income from bank subsidiaries.....	1.54			1.57			1.55			4.20			0		
Operating income from bank subsidiaries	1.68			3.94			2.73			4.88			0.28		
Dividends from nonbank subsidiaries	0			0			0			0			0		
Interest income from nonbank subsidiaries.....	6.36			12.92			9.77			17.20			15.28		
Management and service fees from nonbank subsidiaries	0			0			0			0			0		
Other income from nonbank subsidiaries.....	51.52			49.45			52.68			19.62			1.96		
Operating income from nonbank subsidiaries	57.88			62.37			62.45			36.82			17.24		
Dividends from subsidiary holding companies.....	0			0			0			0			0		
Interest income from subsidiary holding companies.....	0			0			0			0			0		
Management and service fees from subsidiary holding companies.....	0			0			0			0			0		
Other income from subsidiary holding companies.....	0			0			0			0			0		
Operating income from subsidiary holding companies.....	0			0			0			0			0		
Loans and advances from subsidiaries / Short term debt.....															
Loans and advances from subsidiaries / Total debt										0					